

TRANSITIONS & RISK

New Directions in Social Policy

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Refereed Conference Paper

This paper is part of a collection of papers that were presented and discussed at the Centre for Public Policy *Transitions and Risk: New Directions in Social Policy* conference (February, 2005). The paper has been independently reviewed by an expert. This review process conformed with the Department of Education, Science and Training (Australia) guidelines for refereed research publications.

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FINANCING TRANSITIONAL LABOUR MARKETS: Factoring In Unpaid Work – Do We Need a Universal Basic Income?

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Refereed paper presented to the 'Transitions and Risk: New Directions in
Social Policy' Conference

Centre for Public Policy, University of Melbourne
23 – 25 February, 2005

Abstract

Schmid suggests that transitions in employment and the life course may be financed by existing institutional arrangements (e.g. welfare benefits and employment-related payments such as long service or study leave) plus a new form of 'Employment Insurance'. There is a presumption that the prime model to which one will return via these 'transitional labour markets' or 'employment bridges' is that of paid work or employment.

This paper argues that in order to finance transitional labour markets seamlessly, the model needs to be based primarily upon unpaid, rather than paid, work. A form of Universal Basic Income would deliver adequate income in an equitable manner to each child, woman and man. Costing would be sustainable if, in return for income security, each adult were required to reciprocate with a certain number of hours of unpaid labour, within a given period such as a year.

The concept of a Universal Basic Income allows individuals to choose their own balance between paid and unpaid work, and promotes a gender equality that is 'based on sameness within a new norm for both men and women'. It acknowledges that individuals vary in regard to physical, emotional and intellectual strength and resilience, that their lives are dynamic and ever changing, and that only each individual knows what her/his goals and priorities may be at a particular time in life. In addition to financing transitional labour markets effectively, a Universal Basic Income would address the problems of 'increasing inequalities in earnings', poverty and social exclusion, which have eroded the social and economic fabric of many post-industrial nations, including Australia, in recent years.

Introduction¹

In 1995, the German labour economist, Professor Günther Schmid² expanded upon the Swedish model of transitional labour markets, in his response to the European Commission White Paper on Unemployment and the OECD Job Study of 1994. There was concern about 'mass unemployment' that had persisted in Europe since the mid 1970s, together with 'increasing inequalities in earnings' (Schmid and Schömann 2003, 2). There was also a desire to extend equal opportunity to women and youth and provide income security for those who experienced precarious employment and transitions in the life course that could lead to poverty and social exclusion.³

The concept of transitional labour markets provides a new perspective on movements between different labour market statuses - a dynamic view of what is happening to people in that flow of movement, rather than a 'snapshot view' of numbers of people. It thus combines a social as well as economic perspective.

Transitional labour markets (TLMs), as an *analytical concept*, refer to the observation that the borderlines between gainful employment and other productive activities are becoming increasingly blurred. The 'standard labour contract' is eroding, but we do not know yet which new standards will develop. People transit more and more between different employment statuses, for instance between different working time regimes, between unemployment and employment, between education or training and employment, between unpaid family work and gainful labour market work, and between work and retirement.

Thus, as an analytical concept, TLMs emphasize the dynamics of labour markets, which means focusing the analysis on flows rather than purely on stocks, and applying methodologies that find out and explain patterns in the many transitions during the life cycles of individuals or groups in different societies.

(Gazier and Schmid 2002, preface xii).

Australian researchers⁴ have in recent years been applying this new framework to the Australian labour market in order to develop policies that will address income and employment inequalities and social exclusion.

This paper will focus upon the practical matter of financing a concept of transitional labour markets in Australia. It will argue that current or proposed methods of funding transitional labour markets have been developed through the 'lens' or viewpoint of the male 'breadwinner' life course, and that it is only when unpaid labour is introduced into the model as a prime value or commodity⁵ that an effective method of financing transitional labour markets can be developed. The method suggested here is a variation of the concept of a Universal Basic Income, with an in-built system of reciprocity.

The paper is divided into five sections:

- 1) Schmid's concept of transitional labour markets
- 2) Women and transitions in Australia
- 3) Factoring in unpaid work
- 4) Financing transitional labour markets – erroneous assumptions
- 5) The solution – is it a Universal Basic Income?

In the discussion, the generic term 'labour' will refer to both paid and unpaid labour. Similarly, the word 'work' will refer to both paid and unpaid work (except where quotations from other sources are given). 'Employment' will thus mean 'paid labour' or 'paid work'. The focus will be upon Australian social and economic policies and institutions.

1) Schmid's Concept of Transitional Labour Markets.

Schmid suggests that 'continuous full-time employment for all – 8 hours a day, 5 days a week, 48 weeks a year of our lifetime and for 45 years of our lifetime (possibly restricted to men as the so-called 'breadwinners of the family')' is no longer feasible (1995, 429).

He suggests instead a new 'norm' that fluctuates around of an average of 30 hours a week for both men and women, over a person's life cycle, to overcome the polarities of employment and income that characterise western post-industrial economies today.

I shall call phases in the life cycle in which the working time deviates substantially from this standard, 'transitional employment', and institutional arrangements that allow such intermediate phases, 'transitional labour markets'. Unemployment would be an extreme form of such an intermediate phase, and my concept of full employment does allow for 'frictional unemployment'.

But long-term and structural unemployment can be avoided through a new cooperative labour market policy which supports various forms of 'transitional employment' such as short-time work, temporary part-time work, further training and retraining, sabbaticals and parental leaves which are all socially more acceptable than unemployment'.
(Schmid 1995, 431).

He envisages that loss of income during the transitional phase could be offset by a new type of 'employment insurance' (Schmid and Gazier 2002, 424-426; Schmid and Schömann 2004, 7-8) in addition to other contractual arrangements.

In regard to the labour market, five critical transitions during a person's life cycle are identified:

- a) between education and employment
 - b) between short-time working and full-time employment or between dependent work (as an employee) and self employment
 - c) between private domestic activities (unpaid family work) and employment
 - d) between unemployment and employment
 - e) between employment and retirement.
- (Schmid 1998: 12).

Transitional labour markets are characterised by four principles:

- a) from an *organisational point of view*, they are a combination of gainful employment and other useful social activities that are not valued on the market
 - b) from an *income point of view*, they are a combination of wages, transfer payments and other income sources
 - c) from a *social policy point of view*, they are legally, collectively or privately contracted entitlements to opt for transitional employment
 - d) from a *fiscal point of view*, transitional labour markets finance employment or other useful activities instead of unemployment.
- (Schmid 1998, 9).

Transitional labour markets are envisaged as 'employment bridges' that enable transitions

'between variable employment relationships as circumstances change over the life course...in such a way that employability is maintained and social protection safeguarded. Transitional labour markets can be seen as risk management institutions. They extend conventional social policy by encouraging people to risk transitions between different employment relationships (for instance between part-time and full-time work) or to combine such relationships (for instance dependent work and self-employment).

(Schmid and Schömann 2003, 2).

'Good' transitional labour markets are those that:

- a) increase the capacity of individuals to cope with the (new) risks of social life
 - b) support transitions back to the 'regular' labour market
 - c) delegate more decision power to individuals or local agencies
 - d) support existing or stimulate evolving local networks...to use potential synergies by linking resources.
- (Schmid 1998, 10).

2) Women and Transitions in Australia

Bittman (1995a, 10) draws our attention to the following:

...the economic historian Graeme Snooks (1994: 14-15) sees change in women's labour force participation as the fulcrum of 'the new economic revolution', comparable in scale and significance with the industrial revolution of the late eighteenth and early nineteenth century.

In Australia, that 'change' in labour force participation - especially for married women - has been by means of an *increased participation* in employment during the past thirty years.

The increased participation in employment by adult women (aged 20 years and over) has been faster in *part-time* employment (less than 35 hours a week) than for full-time employment. The Australian Bureau of Statistics (ABS) first reported part-time and full-time employment cross-tabulated by age for the Labour Force Survey of February 1978. From that time to February 2005, women have comprised 82% to 74% of all adult part-time workers in Australia (ABS 1978, 12; ABS 1982, 17; ABS 1990, 21; ABS 1995, 22; ABS 2000, 30; ABS 2005, 39).

The concept of transitional labour markets becomes particularly significant for women when changes in the life course, as well as patterns of employment are considered. With the birth of the first child, there may be for a woman a transition from full-time employment to paid or unpaid maternity leave (possibly in combination with long service leave). Or there may be an exit from employment, and reliance on income support from a spouse, family and/or the welfare system by means of a parenting allowance. As a child grows older and becomes less dependent, there may be a return to part-time or full-time employment. There may also be exit from the labour market to care temporarily or long-term for another member of the family or community with disability, ill-health or aged frailty, or to care for a grandchild.

In Australia we have evidence of such transitions available from the first two waves (2001 and 2002) of the longitudinal Household, Income and Labour Dynamics in Australia⁶ (HILDA) survey.

In an analysis of the first two waves of HILDA data of 2001 and 2002, Ziguris and Stricker (2004, 10) found that 37% of women in Australia underwent a transition compared with 23% of men. They also found:

Men were more likely to move from full-time work to retirement or unemployment whereas women moved into caring roles with part-time or no work. Men were also more likely to move from part-time to full-time, whereas women were more likely to cease caring and retain part-time

work or move out of the labour force completely. The pattern suggests a preference by women for part-time work, regardless of caring status. (Ziguras and Stricker (2004, 10).

These same authors report (2004, 17) that the following factors were associated with exclusion from employment.⁷

...people who had been involuntarily unemployed in the last 10 years were five times more likely to be excluded; those with less than year 12 education, with long term health problems or with poor English proficiency were about three times more likely to be excluded, and individuals with children under five years of age, women and Indigenous people were about two and a half times more likely to be excluded....

The main predictors of labour force exclusion following unemployment⁸ were...long term health problems, being separated or never married, and being female. Older people were less likely to be excluded. (Ziguras and Stricker 2004, 15 -17).

Burbidge (2005, 22) also confirmed in his analysis of ABS data that part-time workers were more likely to have absences from the labour force. Since women over the past three decades have comprised the majority of Australian part-time workers it may be reasonable to assume that it is women who experience these 'absences' or transitions from the labour force more often than men.

Chalmers and Kalb (2001, 424) found in their analysis of the ABS Surveys of Employment and Unemployment Patterns (1994 - 1997) that 'women are no more likely to move from unemployment into casual work than are men. However partnered women, particularly those with non-working spouses, appear less likely than men to move from casual work into permanent work.'

In addition to transitions from unemployment to employment, and part-time employment to full-time employment or vice versa, there is also evidence that under ideal conditions of more flexible contracts and institutional arrangements, there could be a much more equitable sharing of employment, as envisaged by Schmid. This evidence relates to the fact that some employees would prefer to be employed for fewer hours per week, while others would prefer to be employed for more hours.

The present writer (Willis 1981, Ch. 6; Willis 1997, 50, 72-73) reported a mismatch of current and preferred hours of employment for a multi-stage area sample of women in a survey⁹ of the City of Waverley, Melbourne in 1977. This mismatch is shown in Table 1:

**Table 1: All Women in the Waverley Survey:
Current and Preferred Patterns of Work¹⁰**

Current Work Pattern	Preferred Work Pattern			
	Full-Time Paid Work	Part-Time Paid Work	No Paid Work	Non-response
Full-Time Paid Work	70%	28%	-	3%
Part-Time Paid Work	3%	80%	4%	13%
No Paid Work	0%	35%	60%	4%

n=515

Twenty-eight per cent of women who were employed full-time preferred a transition to part-time hours (i.e. for less than 35 hours per week) and thirty-five per cent of women who currently had 'no paid work'¹¹ preferred to be employed part-time rather than continue with 'no paid work' (none of the latter preferred to be employed full-time).

More recent confirmation of this mismatch between actual and preferred hours is provided by Drago and Tseng (2003, 20) in their analysis of the first wave of HILDA data which shows that many 'long hours individuals prefer shorter hours and many short hours individuals prefer longer hours'. This result proved to be the same for men and women and for diverse family types (Drago, Tseng and Wooden 2004, 17).

Further analysis by Drago, Black and Wooden (2004, 26) which included the second wave of HILDA data, revealed that 'part-time employed women find it more difficult to increase their hours relative to comparable men', and that it was more difficult for both men and women to reduce hours of employment from full-time, than for part-time employees to increase hours.

Ziguras and Stricker (2004, 18) also found in their analysis of the first two waves of HILDA data that 'about half of those working would have preferred different working hours'.

The data above provide evidence that women are more likely to experience transitions than men in the Australian labour force, and are at a greater risk of exclusion from employment. To this extent, women, compared with men, are more likely to experience poverty and social exclusion.

Adult women are not, as often described by commentators, a 'group' in Australian society. At the time of the 2001 Census, women aged 20 years and over comprised 50.73% of the total population (ABS 2003, 89). They were, by a narrow margin, the majority gender.

3) Factoring in Unpaid Work

One of the characteristics of a 'good' transitional labour market is that it 'supports transitions back to the 'regular' labour market' (Schmid 1998, 10, 14).

Schmid (2002, 415) suggests that, in regard to financing transitional labour markets, 'An example of new entitlements would be part-time unemployment benefits in the event of a working time reduction, payment of which would be contingent on recipients undertaking socially useful work (childcare, for example)'. A 'good' transitional labour market would facilitate changes in the life course or in the labour market 'in such a way that employability is maintained' (Schmid and Schömann 2003, 2).

The prime model to which it is anticipated that one will return via these 'employment bridges' is thus that of paid work or employment.

However, a very large factor in each adult's life is the matter of *unpaid* work.

In Bittman's view (1995b, 1):

'Unpaid work is considered work because it is an activity that combines labour with raw materials to produce goods and services with enhanced economic value. Because most unpaid work consists of households producing goods and services for their own consumption and no cash changes hands, these unpaid work activities are not captured by conventional measures of economic activity, such as the system of National Accounts, which are designed to measure market activity (Ironmonger 1993; Waring, 1998; Chadeau, 1992; Goldschmidt-Clermont, 1991).¹²

In Australia, what effect has the 'new economic revolution' of women's increased participation in employment (as described by Snooks) been on *unpaid* work?

Bittman (1995b, 40) reported, as a result of his analysis of 1987 and 1992 Australian Time-Use Survey data,¹³ that 'the increasing significance of women as 'breadwinner' has not been accompanied by a corresponding increase in men's contribution¹⁴ to 'homemaking'. The main change has been that women have reduced time spent on housework¹⁵ - that 'it is *women who adapt*, and moreover, adapt rapidly' (Bittman and Matheson 1996, 24).

Similarly, in an analysis of the first wave of data from the longitudinal survey HILDA, Baxter, Hewitt and Western (2005, forthcoming) found that 'women appear to cope with the dual burden of paid and unpaid work by spending less time doing housework':

What stands out immediately is that in all household types women spend more time on housework even when men are unemployed or retired and women are employed full-time or part-time. The gender gap is smallest in

households where men are retired and women are employed full-time, but even here women still report an additional 2 hours per week on housework compared to their partners...Children also add substantially to women's housework.¹⁶

In seeking an answer to the question of how mothers reduce their unpaid work, Craig (2005, 16) examined 1997 Australian time-use data, and discovered that 'much of the time they preserve for market work and childcare is found by squeezing their own time in recuperative activities' such as sleep, leisure, bathing, dressing, grooming and eating. These personal pressures that create a 'work/life collision' are reported in many studies, including those by Pocock (2003, 152-154; 178-180) and Charlesworth, Campbell, Probert with Allan and Morgan (2002, 6-9).

Craig states that her findings 'imply that mothers are more willing to contemplate adverse outcomes to themselves than their employers or to their children'. Her study of 1997 time-use survey data thus appears to echo, to some extent, an earlier view of Baxter and Gibson with Lynch-Blosse (1990, 98):

...at an individual level, the choice being made by many women is between part-time work or no paid work, rather than between full-time work and part-time work. To argue that these are all women who wish, or need, to be 'freed' from their domestic responsibilities is to fail to do justice to the decisions being made by individual women in individual circumstances. These are decisions which may involve higher values attached to the traditionally female domain of the private sphere. And to present solutions that focus exclusively on ameliorating their domestic responsibilities is to ignore the very real likelihood that these are women who choose to give equal (at least) emphasis to the private sphere, rather than subjugate it to their public responsibilities'.

In an analysis of time-use data collected by the ABS in 1987, 1992 and 1997, Bittman (2004, 158) reports that households vary their paid and unpaid workload or 'total work' time¹⁷ considerably in response to children and schooling. Willis (1981, Ch. 7.17.7; 1997, 12-14) also found in 1977 in the City of Waverley, Melbourne, that relatively fewer part-time working women with a youngest child 'not yet at school' were employed 20 hours or more a week, compared with part-time working women who did not have a child in this category.

Bittman (2004, 158) continues:

Australian childless couple households allocate on average more than 70 hours per week to market work...In contrast, households whose youngest child is preschool age devote over 70 hours to non-market work. In couple households where the youngest child is at school, average weekly market and non-market work are almost equal.

The households with the longest hours of total work, paid and unpaid, are those with preschool children, while those with the shortest are childless couples. Couple households with children at school occupy an intermediate position.

Ironmonger points out (1996, 42) that in each of the three Australian Time-Use Surveys of 1974, 1987 and 1992, the hours of unpaid work in the 'household economy' exceeded the hours of paid work. Again, Soupourmas and Ironmonger (2002, 1) estimated that for the year 2000, 'the household economy absorbs more labour time than the market economy'.

Household work and parenting are not, however, the only means of contributing unpaid work to the economy.

The ABS (2001, 3) has conducted two surveys of voluntary work in Australia - in 1995 and 2000. It describes voluntary work as 'an important contribution to national life' that 'meets needs within the community and helps to develop and reinforce social networks and cohesion'.

As shown in Table 2, the contribution of voluntary work (9%) to unpaid work in Australia in 1997 was much less than that of household work (91%). Women undertook slightly more volunteer labour than men in 1997 and 2000 (ABS 2001, 3). Women contributed the major part of the component of household work (58%) compared with men (33%) in 1997. The value of total unpaid work in 1997 was estimated to be 48% of Gross Domestic Product (GDP).¹⁸

Table 2: Australia - Value of unpaid work (a) (b), 1992 and 1997

	1992		1997	
	%	\$ billion	%	\$ billion
<i>Value of unpaid household work</i>	92	207	91	237
Contribution of women*	60	135	58	152
Contribution of men*	32	72	33	85
<i>Value of unpaid volunteer and community work</i>	8	18	9	24
Contribution of women*	4	9	5	13
Contribution of men*	4	9	4	11
Total value of unpaid work	100	225	100	261
Value of total unpaid work as a proportion of GDP	54	..	48	..

- (a) Of persons aged 15 and over where the activity was the main activity. Only one main activity could be reported in a time slot.
- (b) Using the individual function replacement cost method. The imputed dollar values in this table are based upon the cost 'of employing replacement workers at wage rates appropriate to the task'... Pocock (2003, 24).

Source: Unpublished data from ABS Time Use Surveys, 1992 and 1997 and ABS Labour Force Surveys, 1992 and 1997. This table (with amendment*) is reproduced with permission from The Office for Women, Canberra (Commonwealth Office of the Status of Women 2002, 144).

In addition to household and voluntary work, 'caring' (which may or may not be inclusive of parenting) contributes to unpaid work of the economy. Compared with voluntary work, there is a much greater gender difference in the work of caring as undertaken by men and women in the Australian community. As seen in Table 3, a crude measure may be evidenced from the number of welfare recipients who receive a Carer or Parenting Payment. More women than men¹⁹ receive a Carer's Payment or Parenting Payment.

Table 3: CentreLink, Populations 2004 Qtr 4 (10-12-04) Ver 01, Payment Type by Sex for Customers

Payment Type	Female	Male	Not Coded	Total
Age Pension	1,120,287	768,557	0	1,888,844
Austudy	11,237	13,983	0	25,220
Bereavement Allowance	61	6	0	67
Carer Payment ²⁰	59,346	31,727	0	91,073
Double Orphan Pension	1,035	174	2	1,211
Disability Support Pension	284,203	421,568	0	705,771
Exceptional Circumstances	1,492	5,848	0	7,340
Farm Family Restart	98	405	0	503
Mobility Allowance	21,582	26,287	0	47,869
Newstart MAA	2,183	24,910	0	27,093
Newstart Allowance	170,777	336,046	0	506,823
Pension Deferred Bonus	0	1	0	1
Parenting Payment Single ²¹	420,836	35,691	0	456,527
Parenting Payment Partnered ²²	158,807	19,049	0	177,856
Partner Allowance	71,997	9,547	0	81,544
Rent Assistance	644,249	352,201	0	996,450
Sickness Allowance	3,053	5,868	0	8,921
Special Benefit	4,114	6,226	0	10,340
Widow Allowance	45,455	1	0	45,456
Wife Pension	48,733	0	0	48,733
Widow Class B	988	0	0	988
Youth Training Allowance	0	1	0	1
Youth Allowance	187,703	163,847	0	351,550
Total	3,258,236	2, 221,943	2	5,480,181

Source: Personal communication, Commonwealth Government, Department of Family and Community Services, Economic and Social Outcomes Strategic Policy and Knowledge Branch, 28 January 2005.

For explanations about each of these Centrelink payments, see Commonwealth Government, Senate Community Affairs References Committee Inquiry into Poverty (2004, 98), Commonwealth Department of Family and Community Services (2003, 35-39), Perry (2005, 42-43) and Centrelink (2005).

However, 'caring' can occur informally within families and independent of welfare income receipt. An ABS survey of 1998 indicated that women were more likely to become a carer during their life course than men (ABS 2000, 4).

Lee (2004, 55) also makes reference to Penny Warner Smith's reflection that 'For many women, retirement is an empty concept - as children become independent' (the women) 'find themselves taking on family caregiving roles for husbands and parents, while at the same time contributing to the care of grandchildren'.

In a similar vein, Bittman (1992, 52-53) in his analysis of the 1987 Pilot Survey of time-use in Australia, found that 'all retired people (male and female) spend more time in unpaid work, but it is clear that wives in retired couples bestow a disproportionate amount of unpaid labour on their husbands'.

These dimensions of paid and unpaid work are important when one considers the gender impact of Schmid's 'transitional arrangements between employment and retirement' (Schmid 1998, 12).

Unpaid work is therefore a constant thread running through the lives of both women and men, whether they are participating in part-time or full time employment or not. However, unpaid labour, especially in regard to caring and household work, is currently a more significant factor in the lives of women than in the lives of men.

This poses the question: how can we 'factor in' the concept of unpaid work, so that it becomes an integral part of the structure of financing transitional labour markets?

4) Financing Transitional Labour Markets - Erroneous Assumptions

The source of finance for a transitional labour market may be an employer, government, individual, or a combination of all three.

Australian examples of institutional arrangements which could provide finance for what Schmid describes as 'transitional labour markets' (or 'intermediate phases of working time') include long service leave, annual leave, maternity leave, Centrelink Newstart (unemployment) Allowance, Workers' Compensation, Transport Accident Compensation, Centrelink Disability Support Pension, Centrelink Age Pension, and superannuation income.

A framework of these sources of income, which are derived from both employment and the welfare system, is set out in Table 4:

Table 4: Financing Transitional Labour Markets in Australia

Life Cycle Transitions ('Transitional Employment')	Institutional Arrangements Providing Finance (i.e. 'Transitional Labour Markets')
1. Education to employment	Apprenticeships, traineeships HECS deferred tertiary fees
2. Unemployment to employment	Long service leave payments, annual leave, severance pay, savings, private income (from rental property/shares) Injury at work - Workers' Compensation Car accident - Transport Accident Compensation Centrelink Disability Support Pension Income Protection Insurance Centrelink Newstart Allowance Wage subsidies for employers to encourage them to employ the long term unemployed Intensive assistance with job search
3. Part-time to full-time employment	Combination of part-time employment income and welfare receipt or spouse income
4. Employee status to self employment	Welfare payment whilst establishing a business
5. Private domestic activities (family work) to employment	Part-time employment/ parenting allowance/spouse income Maternity leave / paternity leave Long service leave Annual leave 48/52 annualising of salary Private income (shares/rental property)
6. Employment to education at older age	Employer-funded sabbatical leave Long service leave or annual leave Employee (reduced income, previous years)
7. Employment to retirement	Age pension Part-time employment and Age pension Superannuation pension Combination of superannuation pension/ other 'retirement' streams of income, and/or Centrelink Age pension

For details of regulation of Unemployment Insurance and Assistance in Europe, Japan and the United Kingdom in 1994, see Schmid and Reissert (1996, 239-241).

There are expectations in Australia that the institutional arrangements for financing transitional labour markets listed in Table 4 will create employment, minimise and/or manage risk, and reduce social exclusion and inequality.

Various policy assumptions underly these expectations:

- a) Entitlements (such as long service leave, annual leave and superannuation) earned during employment will be adequate and secure
- b) Income is shared equally within a household
- c) People have full knowledge of their entitlements in employment and the welfare system and combinations of finance will occur seamlessly and effectively
- d) Transitions from part-time to full-time employment or vice versa can be made when a person so desires and can occur without institutional or contractual difficulty
- e) Active labour market policies (e.g. employer wage subsidies and intensive job search assistance) greatly enhance transitions from unemployment to employment
- f) There is a preference by all men and all women to outsource unpaid labour associated with household management, parenting and caring for the ill, elderly and disabled
- g) The costs of financing transitional labour markets can be comfortably and willingly borne by governments, employers and/or individuals
- h) Income from welfare, private savings and investments, superannuation, and/or employment can adequately fund an adult's retirement
- i) Income from employment and/or the welfare system will adequately support each member of a household, including children
- j) The Australian welfare system operates effectively without administrative inconsistencies, anomalies or discrimination, and within a framework of dignity and respect

There is evidence that each of these assumptions, to a greater or lesser extent, is not correct.

There have been instances (DEWR 2004, 1) where firms have gone bankrupt and left long-standing employees without payment for unpaid wages, long service leave, annual leave, wages in lieu of notice, superannuation and redundancy pay. Since September

2001, the Commonwealth Government has extended a safety net (the General Employee Entitlements and Redundancy Scheme) for loss of employment entitlements (ACTU 2003, 10), but payments are 'capped' to less than the full amount owing, and do not occur automatically or immediately.

Employees in the labour force and applicants in the welfare system are not necessarily aware of their entitlements. Saunders and Brown (2004, 405) report in their study of 'Stayers' and 'Leavers' from the Newstart (unemployment) Allowance, that 'both groups have relatively little knowledge of the (income support) system and neither appears 'to have any awareness of how the income test affects their benefits.'

There is an abundance of evidence that combinations of finance are not implemented quickly or smoothly (Jones 2001, 12; Nevile 2002, 22; Cooke 2004, 16) and that self-employed people do not consider that they have access to any form of parental maternity or paternity leave (Kelly, Percival and Harding 2001, 87).

Comprehensive documentation is available from the Commonwealth Government's report of the Senate Community Affairs References Committee Secretariat (2004, 76, 119, 234, 236, 237, 371) '*A hand up not a hand out: Renewing the fight against poverty. Report on poverty and financial hardship*' (hereafter referred to as 'the Senate Inquiry into Poverty') that combinations of finance do not occur seamlessly or effectively. This problem was raised thirty years ago in Henderson's report on the Commission of Inquiry into Poverty (1975, Vol. 2, 55-59) and does not appear to have ameliorated. On the contrary, it is now a more significant problem because it affects a larger number of Australians.

Income is not necessarily shared equally between members of a family or a household. Bittman and Goodin (1998, 3) point out that the assumption 'that everyone within the same household has the same standard of living...seems implausible'. Edwards (1984, 186) found (in her study of families with a child under 16 years of age) that there was 'a great diversity of financial arrangements'; that income was not shared in some families; and that there was 'a need for caution in relying on the assumption in tax and transfer policies of the universal pooling and sharing of incomes of husbands and wives.'

The analysis of Drago, Black and Wooden (2004, 26) reported in Section 2 of this paper refutes the fact that transitions from part-time employment to full-time employment, and vice versa, occur smoothly and/or at the discretion of the employee.

Conflicting evidence has been offered about whether active labour market policies such as Work for the Dole programs and intensive job search assistance help long-term unemployed people obtain a paid job or not (Ziguras, Dufty and Considine, 2003, vi; Wallis Consulting Group, 2001, v; Borland and Tseng, 2004, ii; Nevile and Nevile, 2003, 1-2). There can also be inconsistencies in the application of such policies. In an ABS Labour Force Survey²³ of June 1995, 65% of married²⁴ women were employed for 20 hours or less per week. At approximately the same period of time, the Commonwealth Government (1994, 125) stated in its 'Working Nation' White Paper on Employment,

that 'In the Job Compact some jobs will be part-time...provided they offer *at least*²⁵ 20 hours work per week.' This policy appears to have discriminated against women who were long-term unemployed, and wished to participate in the labour market for less than 20 hours a week (Willis 1997, 10-11).

There is no evidence that across all incomes and both genders there is a preference for total delegation and outsourcing of the unpaid work of household management, parenting and the care of the elderly and disabled.

It is erroneous to assume that the costs of expanding transitional labour markets shall be willingly or adequately borne by governments or employers. Although the indexed maternity payment of \$3000 (equivalent to \$200 for fourteen weeks) announced in the 2004 federal budget is a step in the right direction, the reluctance of the Australian government to introduce a national policy of paid maternity leave at the level of a federal minimum wage, or 100% of previous earnings, is a case in point (HREOC media release, 12th May 2004).

It seems unreasonable and counter-productive as far as employment is concerned, to expect employers to bear the brunt of ever-increasing financial burdens, such as superannuation contributions and maternity leave. The Victorian Employers' Chamber of Commerce and Industry recently criticised the Victorian State government's plan to enable workers, including casual and part-time employees, to take long service leave after 10 years instead of 15 years on account of increased costs (The Australian Financial Review, 10 February 2005, p. 7).

The individuals who are at highest risk of exclusion from employment are least able, during personal or employment-related transitions, to access employment-related benefits such as funded study leave, private income, or long service leave and adequate income during retirement. These include people who have migrated to Australia and have poor English proficiency, Indigenous people and women (Ziguras, Dufty and Considine 2003, 11; Ziguras and Stricker 2004, 15).

In regard to income for retirement, the Victorian Government's Department for Victorian Communities (2004, 8) observes that 'Women's capacity to contribute to their superannuation can be constrained by both time out of the workforce looking after a partner and/or children,²⁶ and their concentration in low paying,²⁷ often casual jobs'. Similarly, Kelly, Percival and Harding (2001, 4) point out that because 'contributions are usually linked to earnings, (women) will accumulate substantially less superannuation than men.' One should add that, due to a longer life expectancy, those fewer financial resources of superannuation need to last women several more years on average than in the case of a man.

There is an assumption that the welfare system acts as a safety net for those in need. The Senate Inquiry into Poverty of 2004 (the first national inquiry into poverty in Australia for almost thirty years) should dispel any myths about adequacy in this

regard. Table 5 gives various estimations of the numbers of men, women and children in Australia who are affected by poverty:

Table 5: Poverty in Australia - Selected Estimates

	Year	Numbers in poverty
Henderson poverty line	1999	3.7-4.1 million (20.5-22.6% of population)
St. Vincent de Paul Society	-	3 million
Australian Council of Social Service	2000	2.5-3.5 million (13.5-19% of population)
The Smith Family	2000	2.4 million (13% of population)
Brotherhood of St Laurence	2000	1.5 million
The Australia Institute	-	5 -10% of population
Centre for Independent Studies	-	5% of population in 'chronic poverty'

Source: Senate Community Affairs References Committee Secretariat (2004, xvi)

The Committee received 'overwhelming evidence of the increasing demand on services provided by agencies assisting low income and disadvantaged Australians' (2004, 392-405) and drew attention to the increasing poverty of children (2004, 241-268). Davidson (2003, 47) comments that 'when relative poverty measures are used²⁸...the proportion of children living in poor households in Australia is well above the OECD average.'

The Committee noted (2004, 211) that 'Women continue to be at risk of poverty in Australia. Elderly single women and female sole parents are overrepresented in groups living on low incomes'.

The best that can be said of the current operation of the welfare system is that it is keeping a very large number of administrative assistants, case managers, consultants, assessors and health-related personnel in employment. The money frequently does not, as a result of bureaucratic procedures, anomalies and administrative inconsistencies, reach the people in need, and when it does, it is usually inadequate (Peel 2003, p.172, 97; Senate Inquiry into Poverty 2004, 99-112).

Moreover, particularly with the implementation of some of the recommendations of the McClure report (McClure 2000, 54-60) and the instigation of the mutual obligation scheme (McClure 2000, 56-57) the current Australian welfare system does not offer its claimants dignity and respect. It is a psychological violation for people to be forced, in the name of economic survival, to undergo medical assessments, surveillance, fortnightly submittal of forms and/or interviews, activities and invasion of privacy, against their will.

Application forms for Centrelink Newstart (Unemployment) Allowance, Widow Allowance, Sickness Allowance, Disability Support Pension and Age Pension all

ask the following question of a single (unmarried/non de facto) person :²⁹

Does any person of the opposite sex regularly stay in your home?
Do NOT include your children, parents, brothers or sisters, or
visitors or temporary guests.
INCLUDE anyone of the opposite sex who regularly stays two
or more nights per week.

Such a question stultifies and/or distorts human relationships when claimants become fearful that if they extend community or intimacy to others, they may risk losing some or all of their economic sustenance. It mitigates against social inclusion.

An employed person does not have to subject herself/himself regularly to a discriminatory inquisition about accommodation arrangements, bank balances, sources of income,³⁰ date of a divorce, details of rent and amount paid by lodgers for meals, before they can be offered a job.

It is a disgrace when war veterans need to constantly fight bureaucratic procedures to gain their financial or medical rights. It is cruel when sick and injured people in the Transport Accident and Workers' Compensation schemes are thrown into an adversarial, quasi-legal system (Willis 2003, 2-3) where the balance of power is weighted heavily against them and they are, in a situation of insecurity of income and ill-health, subjected to the additional stress of having to continually prove the validity of their claim.

During the Senate Inquiry into Poverty, the Committee received many comments supporting the view that the relationship between Centrelink and the welfare recipient 'has...become plainly adversarial' (2004, 410-413, 395, 113-117). Latham (2003, 85) writes similarly about the 'palpable' distrust of bureaucracies such as the Departments of Housing and Social Security and the Child Support Agency by people of the federal electorate of Werriwa, New South Wales.

In this respect, Goodin (2000, 63) notes,

...the case manager's responsibility is to serve the client's needs, as the case manager perceives them, whatever the client thinks about them...They amount to giving one person absolute discretionary power over resources that another person needs in order simply to survive. One person is subjugated to another's will, in a way that is potentially almost total.

The lack of free will experienced by claimants is the hallmark of the current welfare system in Australia. To be forced into procedures against one's will (Parker 2004, 34) constitutes a form of emotional abuse. In a democratic nation, each child, woman and man should be entitled to basic sustenance as a right, whatever their genetic or

environmental luck. Peel (2003, 73, 116-118) records the oral histories of those for whom escape from a cycle of unemployment and poverty becomes well nigh impossible.

Schmid's construction of transitional labour markets reminds us that risks of loss and volatility of income are increasing and that

the risk of losing income capacity (employability) is not only increasing but also spreading through probably all classes of workers (Schmid and Schömann 2004, 5).

We are similarly reminded by Watson, Buchanan, Campbell and Briggs (2003, 17) that sickness, divorce, and 'jobs that are more insecure than a generation ago' can beset each one of us and cause vulnerability and social exclusion at any time during the life course.

Significantly, with respect to an analysis of transitional labour markets based primarily upon a model of employment, the Committee of the Senate Inquiry into Poverty (2004, xviii) stated:

The persistence of low pay and low incomes arising from the growth in inequality is clearly the major driver of poverty...

This report has challenged traditional assumptions that joblessness is often a sufficient reason for the presence of poverty. The committee has heard that over 1 million Australians are living in poverty *despite living in a household where one or more adults are in employment*.³¹

5) The Solution - is it a Universal Basic Income?

So far in this paper it has been established that:

- a) 'transitional employment' and hence 'transitional labour markets' affect more women than men in Australia
- b) unpaid work, whilst a factor in the lives of both men and women is, at the present time, of greater significance in the lives of women
- c) the Australian social welfare system is based upon policy assumptions that are erroneous
- d) neither employment nor the social welfare system is providing adequate sustenance, and certainly not equity, for many Australians.

If we return now to the four principles of transitional labour markets (Schmid 1998, 9), transitional labour markets are, *from an income point of view*, a combination of wages, transfer payments and other sources of income. They represent contractual entitlements, provide 'risk management' (Schmid 2002, 394-424; Schmid and Schömann 2003, 2-3; O'Donnell 2001, 46) and finance 'other useful activities' instead of unemployment.

Schmid proposes to finance transitional labour markets by means of extending conventional unemployment insurance into what he calls a new 'Employment Insurance'. This would 'top-up' inadequate levels of income from other institutional arrangements, and finance risky transitions in the labour market as well as unemployment (Schmid 2002, 397). He suggests that Employment Insurance could comprise four components or 'pillars':

1. *Unemployment Insurance* which would consist of conventional insurance against involuntary unemployment, including loss of part-time employment.
2. *Vouchers or mobility accounts*. Examples of this 'pillar' would be vouchers or 'time accounts' to provide opportunities for further education or parental leave according to individual choice, and to enable transitions between dependent employment (as an employee) and self-employment, to take place with less risk.
3. *Equality of Opportunity Transfers*. This component would include vouchers or 'drawing rights' to insure income against 'risks related to various kinds of transitions during the life course' and 'some kind of basic income guarantee independent from the work-life course' to fund unpaid work. (Schmid and Schömann 2004, 25).
4. *Private Insurance Schemes*. Various private insurance schemes could be 'individually or collectively negotiated between employers and employees' (Schmid and Schömann 2004, 25).

Experience in Australia, however, suggests that the fourth pillar would not operate seamlessly or without cost shifting, particularly in view of the involvement of different social partners such as employers, employees, insurance companies and governments. Moreover, the goal of insurance schemes - to maximise profits - appears to be incompatible with the optimal care of the sick, injured, disabled or unemployed, especially over the long-term.

Nor do these four pillars or components of 'employment insurance' create equity of income for each child, woman and man.

When one examines current methods of financing Australian transitional labour markets (see Table 4) or considers the possibility of 'employment insurance', these 'bridges', built mainly upon employment, do not seem to be adequate or secure.

Alternatively, if the nexus or link between paid work and income is broken, and a new paradigm (Marston and Watts 2004, 35) is created in which transitional labour markets are based primarily on *unpaid* work, then a method of finance may be developed which will provide 'flexibility and security' (Schmid and Schömann 2004, 20) for all people, including women and children.

The following ideas are not definitive - it is hoped that they will stimulate dialogue and debate. They are put forward against the background of three significant questions:

1. What kind of society do we want in Australia?
2. What are our priorities?
3. What new directions in social and economic policy are necessary in order to meet those goals?

The suggestion here is that some form of Universal Basic Income, tailored to our social, cultural and economic heritage, with a built-in system of reciprocity, would provide a more efficient system of financing transitional employment than our current institutional arrangements and/or 'employment insurance'.

According to Tomlinson (2001, 8) the first British person to write at length about a basic income was Dennis Milner, in 1920. Conferences have been held about the issue in many parts of Europe, Brazil, South Africa, USA, Canada and New Zealand.

Since 1977, a partial Universal Basic Income has existed in Alaska, where an individual 'dividend' is paid annually by the government from mineral (mainly oil) production revenues to each eligible child, woman and man. The payment represents about 6 per cent of total household income (Goldsmith 2002, 1). In January 2005, Brazil legislated to gradually introduce a Universal Basic Income (Lavinias 2004, 3). Ireland, following the publication of the Government's 'Green Paper on Basic Income' in September 2002, is considering implementing such a policy (Healy and Reynolds 2004, 2).

In this present paper, a proposed form of Universal Basic Income will refer to definitions put forward by van Parijs (2000, 1-5) but will extend them to include a concept of reciprocity based upon unpaid work.

It is envisaged that a Universal Basic Income would be an individual, tax-free cash payment of equal amount paid to each child, woman and man - sufficient to provide basic sustenance. As such, it differs from Atkinson's (1996, 69) 'Citizen's Income', whereby a child's payment is restricted to the current level of 'child benefit'.

It would also differ from the Guaranteed Minimum Income (GMI) scheme proposed by Henderson for Australia in his report of the 1975 Commission of Inquiry into Poverty (1975, Vol. 1, 309-310). His recommendation was for a payment to a family or household 'income unit' with 'add-ons' for children. Henderson thought 'that intra-family redistribution was functioning satisfactorily in most Australian families' (Manning 2000, 49), but research by Edwards (1984, 185-186) subsequently disproved this belief.

Only if the payment is made on an individual basis will children and women receive an equitable and adequate share of the national income.

The level of a Universal Basic Income could vary from year to year according to productivity, but the principle of equity between each child, woman and man would be maintained. The Universal Basic Income would be paid by a government over the life course of each person, and would not be subject to a means test or paid work requirement.

It is suggested that in return for receipt of a Universal Basic Income there be an expectation that each adult render a certain number of hours of unpaid work in the community and that these hours be contributed within a period, such as a year, in a pattern of time that was convenient and appropriate for the claimant. In what has become an 'information and service based economy' (Ziguras, Considine, Hancock and Howe 2004, 5) this relationship would appear to be feasible.

The principle of reciprocity, based on unpaid work, would create a sense of community and caring within each local area. Decision making would be delegated more to individuals and local agencies. It would thus 'support existing or stimulate local networks' ... and 'use potential synergies by linking resources' (Schmid 1998, 10).

In effect, our current welfare policy of 'mutual obligation' would apply to all citizens, but within a framework of free will. This concept would thus be similar to the 'Participation Income' proposed by Atkinson (1996, 68-69) except that it would be based purely on unpaid work and not a mixture of employment and unpaid work.

It is feasible that funding for a Universal Basic Income would be sustainable on a cost/benefit basis. As a minimum it would replace the following:

- a) the existing complex system of welfare benefits and family payments
- b) the current administrative costs of any government agency such as Centrelink that has responsibility for policy and payment of welfare
- c) organisational costs of bureaucracies such as the Commonwealth Department of Veterans' Affairs and the Child Support Agency
- d) administrative costs of State Government statutory bodies and private insurers that administer Workers' Compensation and Transport Accident Compensation schemes
- e) Leave entitlements associated with employment, and many other government taxes, charges, advertising costs and concessions.

Byrne (2003, 44) reports that compensation for occupational stress forms the single biggest payment category for Comcare, the Commonwealth Government's primary health insurer. If men and women were free to choose their own balance of paid and unpaid work, the costs of occupational stress may be less.

The rationale of a comprehensive cost/benefit analysis, combined with a consideration of priorities of government expenditure, could well provide a groundswell of popular opinion that may make such a new direction in social and economic policy not only politically acceptable, but imperative.

The advantages of a Universal Basic Income over our current means tested³², targeted system of social welfare³³ payments would be many:

- a) equity of income (though not wealth) for each child, woman and man
- b) security of income during the life course
- c) each person would automatically receive the income, irregardless of knowledge of her/his entitlements or skill in application
- d) elimination of administrative anomalies and complexities and waiting periods for receipt of income
- e) removal of the fear of a firm going bankrupt and leaving an employee without leave entitlements or superannuation
- f) risks involved with a transition from employee status to self-employment, to a new employer or a new occupation, or from disability to employment, would be removed, for there would be a safety net of basic sustenance on hand
- g) removal of the disincentive to seek employment which may be created by high 'effective marginal tax rates', due to 'overlapping social security means tests and the subsequent interaction of those means tests with taxation' (Keating, 2004). If a welfare claimant can obtain only low paid employment, the extra income from paid work may be outweighed³⁴ by the loss of welfare income and benefits so that employment is not financially worthwhile³⁵ (Cooke 2004, 18; Tomlinson 2001, 242-243; van Parijs 2000, 6).

With a Universal Basic Income, there would be no withdrawal of income as a result of employment – any income from employment would be a 'plus'

- h) child poverty would be eliminated
- i) people would no longer be tied to an emotionally or physically abusive relationship with an employer or spouse, or, in the case of elder abuse, a child

- j) indigenous communities and those who are immigrant, and culturally or linguistically diverse, would no longer be forced to comply with programs of 'mutual obligation' that may transgress their cultural values
- k) medical practitioners would be freed from writing reports and referrals in order that claimants receive income or appropriate services – there would be extra time in which to treat
- l) men and women would no longer need to distort their sexual or business relationships in order to survive
- m) all citizens would have the opportunity to engage in lifelong education – to learn as the need and motivation arose
- n) the inequities and inadequacies of retirement income (AMP.NATSEM 2004, 6) would be removed
- o) neither the government nor employers would be saddled with expanding costs in order to make transitional labour markets 'work'
- p) concerns about projected costs for an ageing population (Commonwealth Government 2002 Budget Paper No. 5, 1, 5-7; Productivity Commission 2004, 7.9; Perry 2004, 2) would be overcome. With a built-in principle of reciprocity based on unpaid work, many of the required health and support services would be free.

Conclusion

Ziguras, Considine, Hancock and Howe (2004, 2) reflect that:

The life-course once formed a reasonably consistent linear pattern, for men, of school, work and retirement, and for women, school, work, marriage, children and retirement. For both men and women, the life-course now includes numerous transitions around education, caring, full-time and part-time work, possibly retrenchment and unemployment and retirement.

The trends outlined above require new policies which will allow for adaptability and flexibility combined with a concern for better support and redistribution towards those at greatest risk. It also means a reconnection between social and economic policy goals.

It has been argued here that unpaid work is currently a more significant dimension in the lives of women than men, whether those women are in paid (full or part-time) work or not. It has been suggested that only by 'factoring in' the concept of unpaid work so

that it becomes the prime value or commodity in transitional labour markets, that a successful method of financing transitional labour markets can be developed.

With a Universal Basic Income, people would be empowered to make their own life choices – to choose their own balance between paid and unpaid work – and thus become optimally productive. It would acknowledge the diversity between genders and across each gender and, as a policy, avoid stereotyping or classifying people into a static group such as ‘work centred, adaptive and home centred’ (Hakim 2000, 274). From this point of view, a Universal Basic Income appears to match the Karamessini category of gender equality which is achieved by ‘promoting equality based on sameness within a new norm for both men and women’ (Rubery 2002, 115).

The concept of a Universal Basic Income acknowledges that individuals vary in regard to physical, emotional and intellectual strength and resilience and that their lives are dynamic and ever changing and that only each individual knows what her/his goals or priorities may be at a particular time in life. It restores dignity and free will to all Australians – not only those in paid work.

A Universal Basic Income would enable ‘good’ transitional labour markets to exist, for it would provide individual freedom and autonomy, solidarity (all people would be included), effectiveness and efficiency (Schmid 2002, 415-416) for, with an in-built system of reciprocity, costs would be contained.

A Universal Basic Income would provide that ‘seamless’ or ‘good’ transition so that an adult could respond, within a framework of security for basic needs, to personal and outside shocks in life. It would not mean a ‘new full employment’ but a ‘new income security’ which would provide support and protection while individuals responded to change.

Notes

¹ The following people are thanked for assistance during the preparation of this paper: Janeen Baxter, Andrew Burbidge, Lyn Craig, Meredith Edwards, Elizabeth Harrington, Belinda Hewitt, Guyonne Kalb, Fiona Nixon, Ken Olver, Paul Miller, Rosemary Schiavello, Elisabeth Scott, Faye Soupourmas, John Tomlinson, Richard Watts, Nick van den Heuvel - for helpful information; Vivien Harris, Fran Peckham, Carolyn Perrotta, Wendy Plones, Anthony Willis - for assistance with word processing; Jenny Addie, Shannon Azzaro, Emily Cavanagh, Ian McGregor, Patricia Newell, Rosalind Olsen, Peter Reynolds, MayLee Wee, Jacinta Yeo - for library assistance; Vivien Harris - for research assistance; Philip Adams, Peter Dixon, Frank Fisher, Serajul Hoque, Janine Jensen, John Madden, Daniel Pambudi, Mark Picton, Louise Pinchen, Alan Powell, Maureen Rimmer and Jeremy Rothfield - for advice/seminar feedback; and an anonymous referee for helpful comments. Responsibility for all errors and omissions remains with the author.

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³For a discussion of this term, see Saunders (2003).

⁴The Transitional Labour Markets Project in Australia is led by Professors Mark Considine and Brian Howe from the Centre for Public Policy at the University of Melbourne and Associate Professor Linda Hancock from Deakin University. The project is supported by the Centre for Public Policy, Deakin University, the Brotherhood of St Laurence, the National Institute of Economic and Industry Research and the Committee for Economic Development of Australia (CEDA) through a two year Australian Research Council (ARC) Linkage Grant (CEDA 2005).

⁵ The writer thanks a vendor, *The Big Issue*, Melbourne, for our conversation on 17/11/04, in which this idea evolved.

⁶ HILDA is a longitudinal or panel household survey which collects data about the dynamics of income, labour market and family. Two waves of data were collected in 2001 and 2002; there is funding for eight waves. The project was initiated by, and is the responsibility of, the Commonwealth Department of Family and Community Services. The survey is managed by a team based at the Melbourne Institute of Applied Economic and Social Research, at The University of Melbourne, which in turn sub-contracts the fieldwork to ACNielsen, a private market research company (Chapman, Flatau and Kenyon, 2004, 117).

⁷ The emphasis is the writer's.

⁸ The emphasis is the writer's.

⁹ For methodology of this survey (conducted with assistance from the ABS), see 'The Waverley Survey: Technical Report' (forthcoming), The Centre of Policy Studies/IMPACT Project, Monash University, Melbourne.

¹⁰ For numbers of women in each sub-category, see Willis (1997, 72).

¹¹ These women had no paid work and indicated that 'yes' they 'would ...like to work part-time now'. Most of them had not actively looked for work in the past four weeks and would therefore be described by the ABS as 'marginally attached to the labour force' rather than 'unemployed'.

¹² For further information see ABS (1997, iii, 1-3, 17-19, 46-58) and Waring (1997, 44-101).

¹³ In the ABS 1992 (first national) Time-Use Survey, detailed diaries of all daily activities for two consecutive days, four times a year, were collected from persons aged 14 years and over, in approximately 3,000 selected households.

¹⁴ Men increased time spent in childcare a little, but both mothers and fathers were 'spending more time with their children' (Bittman 1995a, 40).

¹⁵ In an examination of time-use data from advanced societies around the world, Bittman and Wajcman (1999,11) found that 'women continue to be responsible for the majority of hours devoted to unpaid work'.

¹⁶ However, there is evidence that gender inequality may be declining in non-traditional households (Baxter et al., 2005 Abstract).

¹⁷ See Bittman and Wajcman (1999, 1-4).

¹⁸ GDP is the aggregate value of goods and services produced in Australia within a given time period, after the deduction of costs of goods and services used in the process of production, and before deducting depreciation allowances for the consumption of fixed capital that is required for the production of those goods and services.

¹⁹ More women than men receive an Age Pension, Carer Payment, Parenting Payment Single, Parenting Payment Partnered, Partner Allowance, Rent Assistance, Widow Allowance and Wife Pension. Markedly more men than women receive a Disability Support Pension, Exceptional Circumstances Allowance, Newstart Mature Age Allowance, Newstart Allowance, Sickness Allowance and Special Benefit. The payments thus appear to be highly specific according to gender. Approximately 50% more women than men were in receipt of a Centrelink payment in December 2004.

²⁰ A Carer Payment is paid to people who provide full-time care to someone with a physical, intellectual or psychiatric disability who is expected to require this care for at least 6 months (and is a social security recipient). The maximum rate of \$238.15 per week is subject to an income test (Centrelink 2005, 10).

²¹ The Parenting Payment Single, previously known as the Sole Parent Pension, is a payment made to a sole parent with a child aged less than 16 years. When a youngest child is 13 years or over, the parent must enter a 'participation agreement'. The maximum rate of this income-tested payment is currently \$238.15 per week (Centrelink 2005, 6).

²² The Parenting Payment Partnered has the same eligibility as a Parenting Payment Single. The maximum rate of \$180.15 per week is subject to an income test and can only be paid to one member of a couple (Centrelink, 2005, 6).

²³ ABS 1995, 28, Table 21.

²⁴ The category 'married' is used to roughly exclude the teenage cohort of 15-19 years, to overcome the problem that a cross-tabulation of '20 years and over' is not available from published figures.

²⁵ The emphasis is the writer's.

²⁶ Breusch and Gray (2004, 128) report from an analysis of HILDA 2001 data that second and third children have a bigger impact than a first child on a mother's foregone earnings.

²⁷ Preston and Burgess (2003, 513) report that in August 2003, 'the common ratio of total earnings of women to men' was 81 per cent, and 'remarkably resilient to change'.

²⁸ The poverty line is defined as '50 per cent of median adjusted household disposable income within each country'.

²⁹ Questions 2, 2, B14, B14 and B16 on the respective application forms.

³⁰ Even though one must list all sources of income, the Commonwealth Government does not want information about debts (e.g. personal loans, credit cards, or overdraft) which may affect a person's standard of living, unless it is a 'welfare' debt.

³¹ The emphasis is the writer's.

³² Perry (2005, 41) points out that Australia is 'unique' among Western countries because the 'means' or income/assets test for social welfare payments is tapered, instead of being withdrawn at the rate of 100% as the claimant earns income.

³³ The Australian welfare system, funded from taxation, differs from that of Europe, where social insurance prevails. Brian and Renate Howe (2005, 9) comment that Australian governments' opposition to social insurance 'has softened with the introduction of universal health insurance, compulsory occupational superannuation and more sophisticated accident and workers' compensation schemes.' See also Jefferson and Preston (2003, 76-82) and Manning (2005).

³⁴ This problem may be exacerbated if, in addition to income tax, the costs of clothing, childcare, transport and job search are taken into account.

³⁵ Further difficulty arises in the calculation of net income because income tax is based upon an individual's income, but social security payments are based upon the income of a couple (Perry 2005, 42).

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